

# S.A.M.D.A. BUSINESS Success STORY



## The Story

## CHANGE IS CONSTANT



*Terry Dale Olson*

### BUSINESS NAME:

Halpenny Agencies

### BUSINESS OWNER:

Terry Dale Olson

### BUSINESS LOCATION:

Cereal

### BUSINESS SECTOR:

Insurance

Terry Dale Olson knows the meaning of diversification. She practices it daily at Halpenny Agencies, the business she owns and operates in Cereal.

"We're kind of a bunch of businesses all in one, our main business is the treasury branch agency and insurance, general insurance, property and auto.

Halpenny Agencies also houses the local post office. With three businesses under one roof, Olson says there's always something to do.

"We're keeping pretty busy considering everything else that's been closing."

The Halpenny name has been with the business since the 1940's. Olson bought it in 1989 after years of learning the insurance trade under the guidance of her mother.

"My Mom had an insurance office in Youngstown, Logelin Agencies, and she had it in 1981, and I was in High School then and I started working with her right away."

Olson purchased Logelin Agencies in 2003 when her mother passed away. She employs full time staff at the Youngstown location and works there one day a week. She says the insurance industry has changed drastically in the last twenty years.

"When I was first doing it with my Mom, everything was simple, and easy and it was fun. You could pull the book out and look at

it and tell people what their insurance would cost. Its just gotten more and more and more complicated."

The insurance industry isn't the only aspect of Halpenny Agencies that has changed. Nearly every part of the business has gone to some level of automation.

"When I first bought this, we had no computer, everything was manual and then I took a computer course in the 90's and I just automated for my own books and since then, we had to get a computer for motor vehicles, cause it went that way and then with the banking procedures, we used to do it all manual and now its all done over the telephone."

Despite the changes, Olson says her business itself remains steady, thanks to her loyal customer base.

"My customers are really loyal, they want to deal here, they wanna keep us going and they're dedicated to us, so that, we appreciate...I have some farm families that have three or four kids and the kids have insured here and now they're married so they have property and auto policies and that's what I hope will keep going."

The Cereal post office will soon be changing as well. Olson expects it to move to a computerized system sometime this year.

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